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UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

In Re:

BANKRUPTCY NO. 14-45542-BDL

PAMELA SUE JOHNSON OWEN
aka Pamela Sue Owen
aka Pamela Sue O'Kane
aka Pamela Sue Johnson,

CHAPTER NO. 7

DECLARATION IN SUPPORT OF BANK OF
AMERICA, N.A.'S MOTION FOR RELIEF
FROM STAY

Debtor.

DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY

I, Miguel Castillon, declare under penalty of perjury as follows:

1. I am a ANP of Bank of America, N.A., ("BANA") and am authorized to sign this declaration on behalf of BANA, ("Movant") with respect to a certain loan (the "Loan") provided to Debtor(s), which Loan is evidenced by the Note (defined below) and secured by the Deed of Trust (defined below). This Declaration is provided in support of the Motion for Relief from Stay filed by Movant in this proceeding (the "Motion").

Declaration in Support of Motion for Relief - 1
3912 NE 57TH AVENUE
60364-03955-BK-WA

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1
2 2. As part of my job responsibilities for BANA, I am familiar with the types of records
3 maintained by BANA in connection with the Loan and the procedures for creating those types of
4 records. I have access to and have reviewed the books, records and files of BANA that pertain to the
5 Loan and extensions of credit given to Debtor(s) concerning the Property (defined below).
6

7 3. The information in this declaration is taken from BANA's business records regarding
8 the Loan. I have personal knowledge of BANA's procedures for creating these types of records. The
9 records are: (a) made at or near the time of the occurrence of the matters recorded by persons with
10 personal knowledge of the information in the business record, or from information transmitted by
11 persons with personal knowledge; (b) kept in the course of BANA's regularly conducted business
12 activities; and (c) it is the regular practice of BANA to make such records.
13

14 4. The Debtor(s) has executed and delivered or is otherwise obligated with respect to that
15 certain promissory note in the original principal amount of \$208,250.00 (the "Note"). A true and
16 correct copy of the Note is attached to the Motion as Exhibit 1.
17

18 5. As evidenced by the assignments, endorsements, and/or allonges attached to the Note,
19 the Note has been endorsed in blank. Movant is an entity entitled to enforce the Note because
20 Movant is in possession, either directly or through the use of an authorized agent and/or document
21 custodian, of the Note endorsed in blank.
22

23 6. Pursuant to that certain Deed of Trust (the "Deed of Trust"), all obligations
24 (collectively, the "Obligations") of the Debtor(s) under and with respect to the Note and the Deed of
25 Trust are secured by the Property. A copy of the Deed of Trust is attached to the Motion as Exhibit 2.
26
27
28

Declaration in Support of Motion for Relief - 2
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620 63 62 6 0 6 0

7. As of October 21, 2014, the outstanding amount of the Obligations less any partial payments or suspense balance is \$289,515.32.

8. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

9. The following chart sets forth the number and amount of payments due pursuant to the terms of the Note that have been missed by the Debtor(s) as of October 21, 2014:

Number of Missed Payments	From	To	Monthly Payment Amount	Total Amounts Delinquent
35	9/01/2009	7/01/2012	\$1,668.21	\$58,387.35
12	8/01/2012	7/01/2013	\$1,747.87	\$20,974.44
12	8/01/2013	7/01/2014	\$1,740.78	\$20,889.36
3	8/01/2014	10/01/2014	\$1,751.10	\$5,253.30


Less partial payments:

\$0.00

Total: \$105,504.45

Pursuant to 28 U.S.C. § 1746, I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed this 29 day of Oct, 2014.


Name: Miguel Castillon
Title: Assistant Vice President

Declaration in Support of Motion for Relief - 3
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